

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re:
Ronald and Leah Pilarchik

Case No.: 16-22029
Judge: JNP

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: 09/14/2020
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: SLM Initial Debtor: RGP Initial Co-Debtor: LJP

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 600.00 per month to the Chapter 13 Trustee, starting on September 1, 2020 for approximately 2 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection ☒ NONE

- a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).
- b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 839.00
DOMESTIC SUPPORT OBLIGATION		

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Midfirst	res mtg	\$0.00-approved for perm loan mod; arrears included into perm loan mod (bal was \$9,675.53-will be brought to \$0 per LM)	0%	\$0.00-approved for perm loan mod; arrears included into LM (bal prior to LM was \$9,675.53- will be brought to \$0 per LM)	kept current o/s plan
HUD	res mtg	\$0.00	0%	\$0.00	n/a
Ally	2008 Accord	\$235.10	0%	\$235.10	kept current o/s plan
Wells Fargo Dealer	auto	\$0.00	0%	\$0.00	kept current o/s plan

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ NONE

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Student Assistant Foundation	student loan	\$0.00-deferred	\$0.00-deferred
US Dept of Ed	student loan	\$0.00-deferred	\$0.00-deferred

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

1) Ch. 13 Standing Trustee commissions

2) Administrative Priority

3) Secured

4) Unsecured

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 09/14/2020

<p>Explain below why the plan is being modified:</p> <p>Debtors were approved for a permanent loan modification. Midfirst arrears were removed from the plan.</p>	<p>Explain below how the plan is being modified:</p> <p>Debtors were approved for a permanent loan modification. Midfirst arrears were removed from the plan per LM. Plan pays remaining Ally secured claim poc balance and attorneys fees. Plan remains 0%.</p>
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Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 09/14/2020

/s/ Ronald G. Pilarchik

Debtor

Date: 09/14/2020

/s/ Leah J. Pilarchik

Joint Debtor

Date: 09/14/2020

/s/ Stacey L. Mullen, Esquire

Attorney for Debtor(s)

United States Bankruptcy Court
District of New Jersey

In re:
Ronald G. Pilarchik
Leah J. Pilarchik
Debtors

Case No. 16-22029-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 60

Date Rcvd: Sep 15, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 17, 2020.

db/jdb +Ronald G. Pilarchik, Leah J. Pilarchik, 827 St. Regis Court, Mantua, NJ 08051-2046
516246684 +Amer/Assist A/R Solutions, P.O. Box 26095, Columbus, OH 43226-0095
516246669 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank of America, P.O. Box 15019, Wilmington, DE 19886)
516454156 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
516246665 +Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
516401248 Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516405802 +Emerg Care Services of Nj,P.A., 6681 Country Club Drive, Golden Valley MN 55427-4601
516246662 +First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
516246667 +Goodyear Credit Plan, P.O. Box 9001006, Louisville, KY 40290-1006
516246656 #+KML Law Group, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
516246688 +Long and Foster, 1132 Mantua Pike, Mantua, NJ 08051-1663
516246664 +Macy's, P.O. Box 78008, Phoenix, AZ 85062-8008
516246680 +Maryland Transportation Authority, P.O. Box 17600, Baltimore, MD 21297-1600
516350379 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
516246654 +Midland Mortgage, P.O. Box 26648, Oklahoma City, OK 73126-0648
516246685 +Receivables Outsourcing, LLC, P.O. Box 62850, Baltimore, MD 21264-2850
516246673 +Target Card Services, P.O. Box 660170, Dallas, TX 75266-0170
516299423 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973
516522278 US Department of Education, P O Box 16448, Saint Paul MN 55116-0448
516246686 +Viant Health Payment Solutions, 1105 West 2400 South, Salt Lake City, UT 84119-1547
516304509 Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
516246658 +Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 15 2020 23:51:08 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 15 2020 23:51:05 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
516246683 +E-mail/Text: bkrpt@retrievalmasters.com Sep 15 2020 23:51:05 AMCA, P.O. Box 1235,
Elmsford, NY 10523-0935
516246657 +E-mail/Text: ally@ebn.phinsolutions.com Sep 15 2020 23:50:18 Ally, P.O. Box 380902,
Bloomington, MN 55438-0902
516280842 E-mail/Text: ally@ebn.phinsolutions.com Sep 15 2020 23:50:18 Ally Financial,
PO Box 130424, Roseville MN 55113-0004
516246660 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 15 2020 23:57:39 Capital One Bank,
P.O. Box 71083, Charlotte, NC 28272-1083
516341505 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 15 2020 23:57:38
Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516246679 +E-mail/Text: bankruptcy@philapark.org Sep 15 2020 23:51:35 City of Philadelphia,
P.O. Box 41819, Philadelphia, PA 19101-1819
516409974 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 15 2020 23:50:53
Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400,
Seattle, WA 98121-3132
516246659 +E-mail/PDF: creditonebknofications@resurgent.com Sep 15 2020 23:57:43 Credit One Bank,
P.O. Box 60500, City of Industry, CA 91716-0500
516446788 E-mail/Text: bnc-quantum@quantum3group.com Sep 15 2020 23:51:02
Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
516246668 +E-mail/Text: bnc-bluestem@quantum3group.com Sep 15 2020 23:51:31 Fingerhut, P.O. Box 166,
Newark, NJ 07101-0166
516246677 E-mail/PDF: ais.chase.ebn@americaninfosource.com Sep 15 2020 23:57:37
Chase Cardmember Services, P.O. Box 15153, Wilmington, DE 19886
516246675 +E-mail/Text: PBNCNotifications@peritussservices.com Sep 15 2020 23:50:29 Kohls,
P.O. Box 2983, Milwaukee, WI 53201-2983
516449099 E-mail/PDF: resurgentbknofications@resurgent.com Sep 15 2020 23:57:45
LVNV Funding, LLC its successors and assigns as, assignee of LC Trust I,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516398885 E-mail/PDF: resurgentbknofications@resurgent.com Sep 15 2020 23:57:46
LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517223362 E-mail/PDF: resurgentbknofications@resurgent.com Sep 15 2020 23:57:46
LVNV Funding, LLC its successors and assigns as, PO Box 10587,
Greenville, SC 29603-0587
516246682 +E-mail/Text: bk@lendingclub.com Sep 15 2020 23:51:28 Lending Club, 71 Stevenson Street,
Suite 300, San Francisco, CA 94105-2985
516246674 +E-mail/PDF: gecsed@recoverycorp.com Sep 15 2020 23:58:27 Lowes/Synchrony Bank,
P.O. Box 530914, Atlanta, GA 30353-0914
516336554 E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 15 2020 23:57:56 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516246663 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 15 2020 23:57:58 Merrick Bank,
P.O. Box 660702, Dallas, TX 75266-0702

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 60

Date Rcvd: Sep 15, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516246661 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Sep 15 2020 23:57:58 Merrick Bank,
P.O. Box 9201, Old Bethpage, NY 11804-9001
516389469 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 15 2020 23:51:05 Midland Funding LLC,
PO Box 2011, Warren MI 48090-2011
516246687 E-mail/Text: info@phoenixfinancialsvcs.com Sep 15 2020 23:50:17
Phoenix Financial Services, LLC, P.O. Box 361450, Indianapolis, IN 46236
516464764 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2020 23:57:44
Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541
516462404 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 15 2020 23:58:44
Portfolio Recovery Associates, LLC, c/o Goodyear, POB 41067, Norfolk VA 23541
516246676 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2020 23:58:28 PayPal Credit, P.O. Box 105658,
Atlanta, GA 30348-5658
516434374 +E-mail/Text: bankruptcy@philapark.org Sep 15 2020 23:51:36 Philadelphia Parking Authority,
701 Market Street, Suite 5400, Philadelphia, PA 19106-2895
516442364 +E-mail/Text: JCAP_BNC_Notices@jcap.com Sep 15 2020 23:51:13 Premier Bankcard, Llc,
c o Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-7999
516246678 +E-mail/Text: bkprpt@retrievalmasters.com Sep 15 2020 23:51:05 RMCB, P.O. Box 1235,
Elmsford, NY 10523-0935
518055868 +E-mail/Text: bncmail@w-legal.com Sep 15 2020 23:51:12 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
518055869 +E-mail/Text: bncmail@w-legal.com Sep 15 2020 23:51:12 SYNCHRONY BANK,
c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121,
SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
516246671 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2020 23:58:29 Synchrony Bank, P.O. Box 960090,
Orlando, FL 32896-0090
516246672 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2020 23:57:33 Synchrony Bank, P.O. Box 960061,
Orlando, FL 32896-0061
516380045 +E-mail/Text: bncmail@w-legal.com Sep 15 2020 23:51:12 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516246681 +E-mail/Text: bankruptcynotices@cbecompanies.com Sep 15 2020 23:51:20 The CBE Group,
1309 Technology Parkway, Cedar Falls, IA 50613-6976
516246655 +E-mail/PDF: OGCRegionIIBankruptcy@hud.gov Sep 15 2020 23:58:03
U.S. Department of Housing and Urban Development, 451 7th Street S.W.,
Washington, DC 20410-0002
516246670 +E-mail/PDF: gecsedirecoverycorp.com Sep 15 2020 23:57:58 Walmart/Synchrony Bank,
P.O. Box 530927, Atlanta, GA 30353-0927

TOTAL: 38

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* Ally Financial, PO Box 130424, Roseville, MN 55113-0004
516246666* +First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com

District/off: 0312-1

User: admin
Form ID: pdf901

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Total Noticed: 60

Date Rcvd: Sep 15, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Jenelle C Arnold on behalf of Creditor MidFirst Bank bkecfinbox@aldridgepite.com,
jarnold@ecf.courtdrive.com
John R. Morton, Jr. on behalf of Creditor Ally Financial ecfmail@mortoncraig.com,
mortoncraigecf@gmail.com
Kevin Gordon McDonald on behalf of Creditor MidFirst Bank kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor MidFirst Bank rsolarz@kmlawgroup.com
Stacey L. Mullen on behalf of Joint Debtor Leah J. Pilarchik slmullen@comcast.net
Stacey L. Mullen on behalf of Debtor Ronald G. Pilarchik slmullen@comcast.net

TOTAL: 9